

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
McKinley Arrick
Carolnette G. Arrick
Debtors

Case No. 18-02118-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 07, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	McKinley Arrick, Carolnette G. Arrick, 2534 Allegheny Drive, Blakeslee, PA 18610-2303
5063511	APOTHAKE & ASSOCIATES, 520 FELLOWSHIP RD C306, EASTON, PA
5063513	+ BERKHEIMER TAX ADMINISTRATION, 50 NORTH SEVENTH STREET, BANGOR, PA 18013-1795
5063517	+ CONCORDVILLE FIRE & PROTECT, C/O DEL-SER INC, PO BOX 329, WILLOW STREET, PA 17584-0329
5063521	+ ENGLEWOOD HOSPITAL & MEDICAL CENTER, 350 ENGLE STREET, ENGLEWOOD, NJ 07631-1898
5063522	+ ERIN CAPITAL MANAGEMENT, 140 BROADWAY, NEW YORK, NY 10005-1108
5082680	Emergency Care Services of PA, PC, PO Box 1123, Minneapolis, MN 55440-1123
5088781	+ Englewood Hospital, CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
5063527	+ HSBC, C/O WOOD LAW PC, PO BOX 1187, SANDY, UT 84091-1187
5063525	+ HSBC, ATTN CML CUSTOMER RESOLUTION DEPT, 1421 W SHUR DRIVE SUITE 100, ARLINGTON HEIGHTS, IL 60004-7818
5063533	+ JAMES MUIRHEAD, 10 MAIN ST STE 430, HACKENSACK, NJ 07601-7042
5063538	MPW CONSTRUCTION, 132 MEADOW DRIVE, 132 MEADOW DR, EFFORT, PA 18330-7727
5063540	+ NORTHWOOD URGENT CARE/STAR MRI, C/O PFEIFFER BRUNO, PO BOX 468, EASTON, PA 18044-0468
5069171	New York State Department of Taxation & Finan, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
5063543	+ PHFA-HEMAP, PO BOX 2461, HARRISBURG, PA 17105-2461
5063548	+ POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094
5063550	+ POCONO MT REGIONAL EMS, C/O FLEXIBLE FINANCIAL CORP, 517 MILL STREET, PECKVILLE, PA 18452-2413
5063549	POCONO MT REGIONAL EMS, PO BOX 207, ALLENTOWN, PA 18105-0207
5063551	+ POINT VIEW RADIOLOGY, C/O EASTERN ACCOUNT SYS I, 76 GLEN RD STE 110, SANDY HOOK, CT 06482-1124
5063552	PPL ELECTRIC UTILITIES, 827 HOUSMAN ROAD, ALLENTOWN, PA 18104-9392
5063553	+ PUBLIC SERVICE ELECTRIC & GAS, C/O MERCHANTS CREDIT GUIDE CO, 223 W JACKSON BLVD, CHICAGO, IL 60606-6908
5063555	+ SELECT PORTFOLIO SERVICING INC, ATTN BANKRUPTCY DEPT, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5063557	+ ST JOSEPHS REGIONAL, C/O HOSPITALS RECEIVABLES SYSTEMS, 1598 BELLMORE AVENUE, BELLMORE, NY 11710-5529
5063558	+ ST JOSEPHS UNIVERSITY MEDICAL CTR, 703 MAIN STREET, PATERSON, NJ 07503-2621
5063559	+ STAR CASH, PO BOX 111, MIAMI, OK 74355-0111
5063560	STATE OF NJ DEPT LABOR &, WORKFORCE DEVELOPMENT, PO BOX 951, TRENTON, NJ 08625-0951
5063563	+ TEK-COLLECT, 871 PARK STREET, COLUMBUS, OH 43215-1441
5063566	TRI STATE FINANCIAL INC, PO BOX 29352, PHOENIX, AZ 85038-9352
5063568	+ VACATION CHARTER/CONCORD, 6560 SCOTTSDALE ROAD F105, SCOTTSDALE, AZ 85253-4412
5063569	+ VACATION CHARTERS LTD, PO BOX 647, LAKE HARMONY, PA 18624-0647
5063570	+ VALLEY HOSPITAL, C/O CELENTANO STAUDTMAUR, PO BOX 2594, CLIFTON, NJ 07015-2594
5063571	WEST END COMMUNITY AMBULANCE, C/O COMMERCIAL ACCEPTANCE CO, SHIREMANSTOWN, PA 17011

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Dec 07 2021 18:33:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
5063510	+ EDI: AMEREXPR.COM	Dec 07 2021 23:38:00	AMERICAN EXPRESS, PO BOX 981537, EL

			PASO, TX 79998-1537
5063512	+ EDI: CINGMIDLAND.COM	Dec 07 2021 23:38:00	AT&T MOBILITY, C/O AT&T SERVICES INC, ONE AT&T WAY ROOM 3A104, BEDMINSTER, NJ 07921-2693
5086957	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2021 18:40:40	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5063539	+ Email/Text: bankruptcy@bbandt.com	Dec 07 2021 18:33:00	BB&T Corporation, 200 West Second Street, Winston-Salem, NC 27101-4049
5063514	+ Email/Text: bankruptcy@usecapital.com	Dec 07 2021 18:33:00	BRIAN STRAKA DDS, C/O CAPITAL ACCOUNTS, 2120 CESTMOOR RD STE 3001, NASHVILLE, TN 37215-2613
5063515	Email/Text: bankruptcy@fncbinc.com	Dec 07 2021 18:33:00	CAPITAL ONE, C/O FIRST NATIONAL COLLECTION BUR, 50 W LIBERTY ST STE 250, RENO, NV 89501-1973
5063516	EDI: WFNNB.COM	Dec 07 2021 23:38:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5063518	Email/PDF: creditonebknotifications@resurgent.com	Dec 07 2021 18:40:36	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
5063519	EDI: ARSN.COM	Dec 07 2021 23:38:00	CREDIT ONE/LVNV, C/O ASSOCIATED RECOVERY SYSTEMS, PO BOX 469046, ESCONDIDO, CA 92046-9046
5063520	+ EDI: CCS.COM	Dec 07 2021 23:38:00	DIANON SYSTEMS, C/O CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
5063523	+ EDI: AMINFOFP.COM	Dec 07 2021 23:38:00	FIRST PREMIER BANK, PO BOX 5524, SIOUX FALLS, SD 57117-5524
5063524	EDI: PHINGENESIS	Dec 07 2021 23:38:00	GENESIS FS CARD SERVICES, PO BOX 4485, BEAVERTON, OR 97076-4485
5063528	+ EDI: MID8.COM	Dec 07 2021 23:38:00	HSBC, C/O MIDLAND FUNDING, 8875 AERO DRIVE STE 200, SAN DIEGO, CA 92123-2255
5063526	+ EDI: MID8.COM	Dec 07 2021 23:38:00	HSBC, C/O MIDLAND CREDIT MGMT, 8875 AERO DR STE 200, SAN DIEGO, CA 92123-2255
5063529	+ EDI: PRA.COM	Dec 07 2021 23:38:00	HSBC, C/O PORTFOLIO RECOVERY ASSOC, PO BOX 41067, NORFOLK, VA 23541-1067
5063530	+ EDI: HFC.COM	Dec 07 2021 23:38:00	HSBC BANK, PO BOX 9, BUFFALO, NY 14240-0009
5063531	+ EDI: HFC.COM	Dec 07 2021 23:38:00	HSBC CARD SERVICES, 12447 SW 69TH AVENUE, TIGARD, OR 97223-8517
5063532	EDI: IRS.COM	Dec 07 2021 23:38:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5063537	EDI: JEFFERSONCAP.COM	Dec 07 2021 23:38:00	MAJESTIC CARD, C/O JEFFERSON CAPITAL SYSTEMS, PO BOX 7999, SAINT CLOUD, MN 56302
5063534	+ Email/Text: BKRMailOPS@weltman.com	Dec 07 2021 18:33:00	KAY JEWELERS, 375 GHENT ROAD, FAIRLAWN, OH 44333-4600
5063535	+ EDI: RMCB.COM	Dec 07 2021 23:38:00	LAB CORP, C/O AMCA, 4 WESTCHESTER PLAZA STE 110, ELMSFORD, NY 10523-1615
5063536	+ EDI: ACCE.COM	Dec 07 2021 23:38:00	LANE BRYANT, C/O ASSET ACCEPTANCE, PO BOX 2036, WARREN, MI 48090-2036
5084456	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2021 18:40:43	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC,

			Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5084755	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2021 18:40:37	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5086956	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2021 18:40:40	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5084719	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2021 18:40:36	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5063541	EDI: PENNDEPTREV	Dec 07 2021 23:38:00	PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5063541	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 07 2021 18:33:00	PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5063542	+ Email/Text: blegal@phfa.org	Dec 07 2021 18:33:00	PA HOUSING FINANCE AGENCY, 211 N FRONT STREET, HARRISBURG, PA 17101-1406
5116326	Email/Text: blegal@phfa.org	Dec 07 2021 18:33:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
5063544	+ Email/Text: bankruptcypgl@plaingreenloans.com	Dec 07 2021 18:33:00	PLAIN GREEN LOANS, PO BOX 270, BOX ELDER, MT 59521-0270
5063545	Email/Text: Bankruptcy.Notices@pnc.com	Dec 07 2021 18:33:00	PNC BANK NA, PO BOX 94982, CLEVELAND, OH 44101
5063546	+ Email/Text: blindsay@transcontinentalcredit.com	Dec 07 2021 18:33:00	POCONO MEDICAL CENTER, C/O TRANS CONTINENTAL CREDIT & COLL, 44 SOUTH BROADWAY SUITE 401, WHITE PLAINS, NY 10601-4436
5063547	+ Email/Text: Bankruptcies@nragroup.com	Dec 07 2021 18:33:00	POCONO MEDICAL CENTER, C/O NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
5064965	EDI: PENNDEPTREV	Dec 07 2021 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5064965	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 07 2021 18:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5087364	+ EDI: JEFFERSONCAP.COM	Dec 07 2021 23:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5086015	EDI: Q3G.COM	Dec 07 2021 23:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5083182	EDI: Q3G.COM	Dec 07 2021 23:38:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5063554	+ EDI: CITICORP.COM	Dec 07 2021 23:38:00	SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
5063556	Email/Text: sierraviewoffice@gmail.com	Dec 07 2021 18:33:00	SIERRA VIEW ASSOCIATION, PO BOX 349, EFFORT, PA 18330
5063561	+ Email/Text: bncmail@w-legal.com	Dec 07 2021 18:33:00	TD BANK/TARGET, C/O WEINSTEIN PINSON & RILEY, 2001 WESTERN AVE STE 400, SEATTLE, WA 98121-3132
5063562	+ EDI: WTRRN BANK.COM		

District/off: 0314-5
Date Rcvd: Dec 07, 2021

User: AutoDocke
Form ID: 3180W

Page 4 of 5
Total Noticed: 76

5063564	+ EDI: PHINGENESIS	Dec 07 2021 23:38:00	TD BANK/TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673
5063565	+ Email/Text: bankruptcydepartment@tsico.com	Dec 07 2021 23:38:00	THE BANK OF MISSOURI/MILSTNE, PO BOX 4499, BEAVERTON, OR 97076-4499
		Dec 07 2021 18:33:00	TRANSWORLD SYSTEMS INC, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5063567	##	TULPEHOCKEN SPRING WATER, C/O ADVANCED COLLECTION SOLUTIONS, PO BOX 7103, LEWISTON, ME 04243-7103

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Deutsche Bank National Trust Company formerly known as Bankers Trust Company of California N.A., as Trustee for Long Beach Mortgage Loan Trust 2001-1 bkgroup@kmlawgroup.com
Leon P Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
Rebecca Ann Solarz	on behalf of Creditor Deutsche Bank National Trust Company formerly known as Bankers Trust Company of California N.A., as Trustee for Long Beach Mortgage Loan Trust 2001-1 bkgroup@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 1 McKinley Arrick rkidwell@newmanwilliams.com rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 2 Carolnette G. Arrick rkidwell@newmanwilliams.com rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Carolnette G. Arrick

District/off: 0314-5
Date Rcvd: Dec 07, 2021

User: AutoDocke
Form ID: 3180W

Page 5 of 5
Total Noticed: 76

lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 1 McKinley Arrick
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 9

Information to identify the case:

Debtor 1	<u>McKinley Arrick</u>	Social Security number or ITIN	xxx-xx-9045
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Carolnette G. Arrick</u>	Social Security number or ITIN	xxx-xx-4036
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:18-bk-02118-MJC			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

McKinley Arrick
aka McKinley Arrick Sr.

Carolnette G. Arrick
aka Carolnette Geneva Arrick, aka Carolnette Arrick

**By the
court:**

12/7/21



Honorable Mark J. Conway
United States Bankruptcy Judge
By: RyanEshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.